

# **2008 Benefit Education Presentations Report**

## **Summary**

2008 was a very successful year for benefits education. Indicators of the success of benefits education presentations were the number of presentations, the attendance at presentations and the positive response to the presentations. In 2008, the attendance in benefit education presentations almost doubled compared to the available 2007 statistics. Total attendance in benefit education presentations (onsite and webinars) was **7,279** participants in 2008 compared to 3,816 participants in group insurance presentations in 2007.

## **Programs Offered**

### **Retirement Investors' Club (RIC) 403b Presentations**

One major reason for the increases in the number of presentations and subsequent increase in attendance was the implementation of the RIC 403b plan for employees of public educational and education-related institutions. This implementation required extensive benefit education throughout Iowa. Two types of sessions were given; one for employers to understand the new federal and state requirements and to help them decide whether to join the state's plan, and the other for employees to explain the plan changes and to encourage them to participate. The 403b presentations were a significant accomplishment.

### **Group Insurance Presentations**

Beginning in 2008, group insurance webinars were offered on a monthly basis. "New Employee Benefit Orientation: Health and Other Group Insurance Benefits" was offered on a bi-weekly basis starting in May, 2008. Beginning in July 2008, "Continuing Insurance at Retirement" was offered monthly. A new iLinc presentation offered in 2008 was "Flexible Spending Accounts." The presentation was offered just before and during the 2009 enrollment and change period. Since other presentations were only able to highlight the flexible spending account program, the "Flexible Spending Accounts" presentation was developed to explain the advantages of the flexible spending accounts in detail to employees. Finally, "2009 Enrollment and Change" presentations were offered both onsite and as webinars in 2008.

## RIC Deferred Compensation Presentations

While the primary emphasis of the RIC staff in 2008 was the implementation of the 403b program, the RIC staff also presented benefit education sessions about the state's deferred compensation program. Similar to the group insurance unit, the RIC staff began offering on a bi-weekly basis "Deferred Compensation Basics" webinars in May 2008. The "Deferred Compensation Distributions" presentation was offered monthly starting in July 2008.

## Joint Presentations: Group Insurance and RIC Deferred Compensation

In addition to the IPERS' "Ready, Set, Retire" presentations, a number of joint on-site presentations were made by the group insurance and RIC staff.

## On-Demand Presentations

A new service in 2008 was benefit education on-demand. Benefit education on-demand permits an individual to review a benefits education presentation at his/her own convenience. The employee can view a benefit education presentation from the work site or home at any time that is convenient to him/her. There are two types of on-demand presentations.

A pre-recorded presentation uses Articulate<sup>®</sup> software to create a presentation. Employees can skip to different modules or repeat modules as many times as wanted. In 2008, the "2009 Enrollment and Change" presentation was made available as a pre-recorded presentation.

The other type of on-demand presentation is a recorded presentation. This form of on-demand presentation is a recording of a live iLinc presentation. A recorded live presentation allows an individual to view the same visual aids used in the live presentation while listening to the presentation. Employees hear the instructor's explanations and answers to questions posed by the audience. In 2008, a recording of the "RIC 403b Plan Changes" was made available on the DAS RIC Web site.

## Attendance

As mentioned earlier, the number of individuals attending a benefit education presentation in 2008 was 7,279. **Table 1** is a summary of the presentations broken down by on-site or webinar, the number of presentations held and total attendance per presentation. Currently, there is no mechanism in place to track the number of individuals that view an on-demand presentation.

## Attendance at On-Site Presentations

In 2008, 57 percent (128) of the total presentations and 60 percent (4,287) of the total attendance were on-site. The major reason for the number of on-site presentations was the number of employee orientation to the new RIC 403b program for public school districts and educational-related institutions. Slightly over half of the on-site presentations were 403b-related. Following is a breakdown of the on-site presentations by functional areas.

| Functional Areas  | Number of Presentations | Number of Attendees |
|---|-------------------------|---------------------|
| Group Insurance   | 22                      | 572                 |
| Joint Presentations<br>(Deferred Compensation & Group Insurance)<br>Includes IPERS' "Ready, Set, Retire" presentation | 15                      | 395                 |
| RIC 403b  | 82                      | 3,101               |
| RIC Deferred Compensation<br>Includes IPERS' "Long Range Planning" presentation                                       | 9                       | 219                 |

## Attendance at Webinars

DAS benefit education uses iLinc as the provider of audio and Web-based services for presentations. With iLinc technology, more individuals throughout the state can participate in benefit education activities. Additional reasons for conducting webinars are the savings in travel costs and the environmental benefits of avoiding travel.

In 2008, **98** iLinc presentations were made with registrant-reported\* attendance of **2,992**.

(\*Note: The number of attendees at an iLinc presentation is derived by registrants responding to the registration request of "Number of individuals viewing this session" when attending a presentation.)

Following is a breakdown of the on-site presentations by functional areas.

| Functional Areas          | Number of Presentations | Number of Attendees |
|---------------------------|-------------------------|---------------------|
| Group Insurance           | 41                      | 676                 |
| RIC 403b                  | 37                      | 2,228               |
| RIC Deferred Compensation | 20                      | 88                  |

## iLinc's Geographic Impact

The value of iLinc is the ability to provide live benefit education presentations to employees throughout the state. Instead of traveling from place to place, the staff can utilize the power of iLinc's technology to conduct presentations that can be seen by state employees regardless of their location. The benefit education activities for the RIC 403b plan for employees of public educational and education-related institutions could not have been accomplished without the technology provided by iLinc.

In order to gauge iLinc's geographic impact, a registrant to an iLinc presentation is asked what Iowa county he or she works in. In 2008, there was at least one participant from **94** out of Iowa's 99 counties. **Table 2** is the number of iLinc attendees by counties. The tabulation is broken down between group insurance/deferred compensation presentations and the 403b presentations.

## iLinc's Green Meter

A drawback of on-site benefit education is the time, expense and environmental impact of traveling to and from different locations. Business travel by car has environmental impact, releasing CO2 (aka carbon emissions) into the atmosphere—not to mention the productivity

waste and travel costs. iLinc's Green Meter is an automatic calculator inside iLinc web conferencing software that tracks CO2 eliminated by meeting online rather than traveling. The iLinc Green Meter makes calculations based on each Web conferencing participant's location and the standard emission rates for cars and planes. In 2008, the CO2 emissions savings by using iLinc was the elimination of **179,555** pounds of CO2 from the atmosphere.

## Effectiveness of iLinc Presentations

Attendees of iLinc presentations were invited to complete a Web-based evaluation. While less than one percent of the iLinc attendees completed an evaluation, the results were extremely positive of benefit education presentation and the capabilities of iLinc. Following are the percentage of the responses to the top two rating tiers.

| <b>Evaluation Questions</b>  | <b>Percentage of "Excellent" or "Very Good" Responses</b> |
|--|---|
| Overall, how would you rate this presentation?                               | 84.0%   |
| How would you rate the presenter?  | 88.0%   |
| How would you rate the PowerPoint presentation?                              | 78.7%   |
| How would you rate the presentation in helping you understand your benefits? | 89.3%   |

In general, the respondents rated the iLinc experience very favorably.

| <b>iLinc Evaluation Factors</b> | <b>Percentage of "Excellent" or "Good" Responses</b> |
|---------------------------------|--|
| Registering for a presentation  | 98.5%  |
| Logging on to a presentation    | 92.8%  |
| Screen clarity                  | 97.3%  |
| Audio clarity                   | 95.9%  |
| Trouble free presentation       | 82.2%  |

## Challenges for 2009

The challenges for 2009 build on the momentum generated in 2008. In 2009, benefit education will:

- ✓ Continue to utilize the iLinc technology to provide benefit education presentations.
- ✓ Expand the number of benefit education on-demand presentations.
- ✓ Meet the educational needs of employees by offering more and varied presentations.
- ✓ Present benefit administration processing training to personnel assistants (i.e., IowaBenefits).
- ✓ Present training on benefits to managers/supervisors (i.e., FMLA).
- ✓ Offer more just-in-time training (i.e., FMLA, IowaBenefits processing before and after the enrollment and change period).
- ✓ Continue to sustain positive customer perceptions of benefit education.

## Table 1: 2008 Benefit Education Presentations

|   | Sessions   | Attendees*    |
|---|------------|---------------|
| <b>2008 Grand Total</b>   | <b>226</b> | <b>7,279</b>  |
| <b>On-site Presentations</b>  | <b>128</b> | <b>4,287</b>  |
| <b>Group Insurance</b>  |            |               |
| 2009 Enrollment and Change  | 21         | 549           |
| Active & Retiree Insurance Benefits Overview  | 1          | 23            |
| <b>RIC Deferred Compensation</b>  |            |               |
| Introduction to Deferred Compensation   | 3          | 39            |
| Investment Basics   | 1          | 61            |
| Long Range Planning   | 2          | 32**          |
| RIC Program Summary   | 3          | 87            |
| <b>Joint Presentations of Group Insurance and RIC Deferred Compensation</b>                 |            |               |
| Ready, Set, Retire  | 9          | 283           |
| Deferred Compensation & Benefits at Retirement  | 6          | 112           |
| <b>RIC 403b Plan for Employees of Public Educational and Education-related Institutions</b> |            |               |
| Employee Orientation - 403b   | 82         | 3,101*        |
| <b>iLinc Presentations</b>  | <b>98</b>  | <b>2,992*</b> |
| <b>Group Insurance</b>  |            |               |
| 2009 Enrollment and Change  | 12         | 298           |
| Continuing Benefits at Retirement   | 6          | 93            |
| Flexible Spending Accounts  | 8          | 219           |
| New Employee Benefit Orientation - Health and Other Insurance Benefits                      | 14         | 33            |
| TALK Unemployment Reporting System  | 1          | 33            |
| <b>RIC Deferred Compensation</b>  |            |               |
| Deferred Compensation Basics  | 14         | 38            |
| Deferred Compensation Distributions   | 6          | 50            |
| <b>RIC 403b Plan for Employees of Public Educational and Education-related Institutions</b> |            |               |
| Employer Session - 403b Plan  | 8          | 578           |
| Employee Orientation - 403b   | 24         | 1,633         |
| 403b Questions & Answers  | 5          | 17            |

\* The number of attendees is derived from the responses to "Number of individuals viewing this session" provided by registrants to the sessions.

\*\* Partial count

## Table 2: 2008 Benefit iLinc Attendees by County

| Iowa Counties | Group Ins<br>RIC Deferred Comp | RIC 403b | Iowa Counties | Group Ins<br>RIC Deferred Comp | RIC 403b |
|---------------|--------------------------------|----------|---------------|--------------------------------|----------|
| Adair         | 17                             | 189      | Jefferson     |                                | 5        |
| Adams         |                                | 3        | Johnson       | 18                             | 15       |
| Allamakee     |                                | 13       | Jones         |                                | 46       |
| Appanoose     | 1                              | 6        | Keokuk        |                                | 10       |
| Audubon       |                                |          | Kossuth       |                                | 23       |
| Benton        | 1                              |          | Lee           | 17                             | 6        |
| Black Hawk    | 23                             | 143      | Linn          | 25                             | 29       |
| Boone         | 6                              | 251      | Louisa        |                                | 3        |
| Bremer        | 8                              | 118      | Lucas         | 2                              | 2        |
| Buchanan      | 2                              | 52       | Lyon          |                                | 7        |
| Buena Vista   | 1                              | 71       | Madison       | 2                              | 5        |
| Butler        |                                | 7        | Mahaska       | 6                              | 2        |
| Calhoun       | 7                              | 240      | Marion        | 1                              | 15       |
| Carroll       | 3                              | 20       | Marshall      | 13                             | 25       |
| Cass          | 3                              | 17       | Mills         | 4                              | 37       |
| Cedar         |                                | 5        | Mitchell      |                                | 45       |
| Cerro Gordo   | 5                              | 24       | Monona        |                                | 6        |
| Cherokee      |                                | 5        | Monroe        | 1                              |          |
| Chickasaw     |                                | 6        | Montgomery    |                                | 70       |
| Clarke        | 3                              | 11       | Muscatine     |                                | 80       |
| Clay          | 2                              | 6        | O'Brien       | 4                              | 20       |
| Clayton       |                                | 56       | Osceola       |                                |          |
| Clinton       |                                | 6        | Page          | 4                              | 5        |
| Crawford      | 1                              | 87       | Palo Alto     |                                | 7        |
| Dallas        |                                | 37       | Plymouth      |                                | 62       |
| Davis         |                                |          | Pocahontas    | 4                              | 22       |
| Decatur       |                                | 2        | Polk          | 313                            | 175      |
| Delaware      | 16                             | 4        | Pottawattamie | 17                             | 20       |
| Des Moines    | 12                             | 89       | Poweshiek     | 1                              | 3        |
| Dickinson     |                                |          | Ringgold      |                                | 15       |
| Dubuque       | 30                             | 28       | Sac           |                                | 30       |
| Emmet         | 1                              | 4        | Scott         | 17                             | 213      |
| Fayette       | 4                              | 30       | Shelby        | 3                              | 6        |
| Floyd         | 1                              | 2        | Sioux         | 4                              | 128      |
| Franklin      |                                | 3        | Story         | 27                             | 27       |
| Fremont       |                                | 6        | Tama          | 6                              | 5        |
| Greene        |                                | 2        | Taylor        |                                | 24       |
| Grundy        | 3                              | 122      | Union         | 2                              | 12       |
| Guthrie       |                                | 8        | Van Buren     |                                | 3        |
| Hamilton      | 6                              | 9        | Wapello       | 3                              | 4        |
| Hancock       | 6                              | 1        | Warren        |                                | 48       |
| Hardin        | 2                              | 11       | Washington    | 2                              |          |
| Harrison      |                                | 3        | Wayne         |                                |          |
| Henry         | 5                              | 33       | Webster       | 18                             | 8        |
| Howard        |                                | 4        | Winnebago     |                                | 8        |
| Humboldt      | 2                              | 4        | Winneshek     | 1                              |          |
| Ida           |                                | 3        | Woodbury      | 17                             | 29       |
| Iowa          |                                | 8        | Worth         | 1                              |          |
| Jackson       | 3                              | 6        | Wright        | 1                              |          |
| Jasper        | 1                              | 51       |               |                                |          |